

Fill in this information to identify the case:

Debtor 1 Nadia Darbouze

Debtor 2 _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(Philadelphia)

Case number 13-19415

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA as Trustee for Wamu
Mortgage Pass through Certificates Series 2005-
PR2 Trust

Last 4 digits of any number you use to identify
the debtor's account: 8687

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2017

New total payment:

Principal, interest, and escrow, if any

\$994.97

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?



No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate:

3.464%

New interest rate:

3.464%

Current principal and interest payment:

\$782.62

New principal and interest payment:

\$802.81

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Olga Muyinda Date 02/22/2017
Vice President

Print: Olga Muyinda Title Vice President

Company	JPMorgan Chase Bank, N.A.	Specific Contact Information:
Address	Chase Records Center Attn: Correspondence Mail	Phone: 866-243-5851
	Mail Code LA4-5555 700 Kansas Lane	Email: olga.m.muyinda@jpmorgan.com
	Monroe, LA 71203	

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 13-19415

Judge: Chief Judge Eric L. Frank

In re:

Nadia Darbouze

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on February 23, 2017 and/or by providing a copy of this document to a vendor on February 23, 2017 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:
Nadia Darbouze
267 B Shawmont Ave
Philadelphia, PA 19128

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:
GEORGETTE MILLER
Law Office of Georgette Miller Esq. PC
335 Evesham Avenue
Lawnside, NJ 08045

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:
WILLIAM C. MILLER
Chapter 13 Trustee
1234 Market Street
Suite 1813
Philadelphia, PA 19107

/s/ Olga Muyinda

Vice President



PO Box 183232
Columbus, OH 43218-3232

Chase
1-800-848-9136
1-800-582-0542 TTY

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

01842 ARM Z 04717 C -
NADIA DARBOUZE
267B SHAWMONT AVE
PHILADELPHIA PA 19128-4208

02/15/17

Dear NADIA DARBOUZE

Loan Number XXXXXX8687

Changes to Your Mortgage Payment on 04/01/17.

Under the terms of your Adjustable-Rate Mortgage, you had a period during which your interest rate stayed the same. That period ended and your interest rate may change every 1 month(s) for the rest of your loan term.

	Current Rate and Monthly Payment	New Payment Rate and Monthly Payment
Interest Rate	3.46400%	3.46400%
Principal	\$409.36	\$430.74
Interest	\$373.26	\$372.07
Escrow (Taxes and Insurance)	\$192.16	\$192.16 (Estimate)
Other Amount(s)	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment	\$974.78	\$994.97 (due 04/01/17)

Interest Rate: We calculate your interest rate by taking a published index rate and adding a certain number of percentage points, called the margin. Under your loan agreement, your index rate is the MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES and your margin is 2.85000%. The MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES is published every 1 month(s) in the following source: WWW.FEDERALRESERVE.GOV.

The interest rate that your payment is based on used the index value of 0.61400% published on 01/03/17.

The index rate is determined by taking the average of the last 12 index values.

Interest Rate and New Monthly Payment: The table above shows the amounts of your interest rate, new monthly payment, and loan balance based on the assumption that all loan payments are current at the time of adjustment. Your new payment is based on the MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES index, your margin, your loan balance of \$128,893.97, and your remaining loan term of 216 months.

Next Scheduled Loan Changes: Your next scheduled payment review date is 02/15/18. Any new payment amount will



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be due for the first time on 04/01/18. The interest rate on your mortgage loan is scheduled for adjustment monthly.

Since your last adjustment notice, the interest rate on your mortgage loan has been adjusted on the following dates:

REFLECTED IN PAYMENT DUE ON	INTEREST RATE	INDEX RATE USED
03/01/17	3.46400%	0.61400%
02/01/17	3.44600%	0.59600%
01/01/17	3.42400%	0.57400%
12/01/16	3.39100%	0.54100%
11/01/16	3.37300%	0.52300%
10/01/16	3.35700%	0.50700%
09/01/16	3.33900%	0.48900%
08/01/16	3.31700%	0.46700%
07/01/16	3.28800%	0.43800%
06/01/16	3.26000%	0.41000%
05/01/16	3.22600%	0.37600%
04/01/16	3.20000%	0.35000%

We appreciate your business. If you have any questions, please contact one of our Customer Service Professionals at one of the telephone numbers listed below.

Sincerely,

Chase
1-800-848-9136
1-800-582-0542 TTY
www.chase.com

Exclusive and separate address for Qualified Written Requests, Notices of Error, and Information Requests:

Chase
P.O. Box 183166
Columbus, OH 43218-3166